

FORECLOSURE AVOIDANCE MEASURE NOTICE

**YOU MAY LOSE YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY**

Homeowner/Grantor:	Denise Subramaniam
Lender/Beneficiary:	LNV Corporation
Property Address:	13865 SW Walker Road, Beaverton, Oregon

Your Lender has determined that:

You are not eligible for any foreclosure avoidance measure offered by your lender. The following foreclosure avoidance measures were considered but you are not eligible for them. The basis for the Lender's determination is (must be described with specificity in plain language):

Lender is exempt from the Oregon Foreclosure Avoidance Program because during calendar year 2013, Lender did not commence, or cause an affiliate, subsidiary, or agent of the Lender to commence, more than 175 actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010.

You are not in compliance with the terms of an agreement with your Lender for forbearance, a temporary or permanent loan modification, a short sale, a deed-in-lieu of foreclosure, or another foreclosure avoidance measure. The basis for the Lender's determination is (must be described with specificity in plain language):

* subject to a claim for judicial foreclosure in LNV Corp. v. Subramaniam,
US District Court Case No. 14-cv-1836-MO

Your property is currently ~~set for sale on~~ _____ (time/date) at
_____ (location). If you disagree with your Lender's
determination, you should seek legal advice immediately.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling (503) 684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at (800) 452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

[Beneficiary/Beneficiary's Agent]

By: 

Date: 11/20/14

GRANT A. HAMILTON
VICE PRESIDENT, COMPLIANCE & OPERATIONS
MGC MORTGAGE, INC.,
AUTHORIZED LOAN SERVICER FOR
LNV CORPORATION